

Family of Seven Seeks Larger Home

Outline of Need:

Angela and Mitch Robinson and their five children resided in a 1,100 sq. ft. mobile home within a Fremont, NE trailer park. The mobile home, which they owned, had two bedrooms plus a dining room converted to a bedroom. The family had outgrown their present home and needed to locate adequate living space. Angela Robinson contacted a local bank for a housing loan and was denied credit due to their limited income. The banker recommended contacting USDA Rural Development.

How Rural Development Helped:

Angela got in touch with USDA Rural Development and was found eligible for a loan. The Robinsons located a home in Scribner, NE to purchase but it would need repairs in order to be eligible for Rural Development's housing program. Repairs included attic and basement insulation, drywall repair, new kitchen cupboards, and electrical work. Due to the estimated costs of the repairs, Rural Development contacted Three Rivers Housing Development Corporation (HDC) as they purchase, rehabilitate and sell homes. A week later, Three Rivers HDC purchased the home selected by the Robinsons and began the repair work. Everything was falling into place for Angela and Mitch--their mobile home sold, Three Rivers HDC secured them \$3,000 in down payment assistance through the Federal Home Loan Bank of Topeka, KS and Angela was approved for a Rural Development loan of \$50,600. On July 25, 2005, Three Rivers HDC sold the home to the Robinsons.

The Results:

Thanks to USDA Rural Development and Three Rivers HDC, Angela and Mitch along with their five children (Caleb-13 yrs., Kaley-11 yrs., Sarah-8 yrs., David -4 yrs., and Elianne-1 yr.) enjoy a 1,500 sq. ft., affordable, four-bedroom house to call "home".



"The Robinsons"

The children attend a smaller school and are growing up in a small town while the parents value the benefits associated with both. Room to play is found in the backyard where the kids spend much of their time.

"We are very happy to be here!" stated Angela Robinson. "The larger living space and extra storage that the basement offers has helped tremendously in alleviating that "living on top of each other feeling."

"It is great to see how this family has settled into the community," stated USDA Rural Development Specialist Teresa Brohimer.

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